



## Consumer Expenditure Survey: Quarterly Data from the Interview Survey



Fourth quarter 1995

U.S. Department of Labor  
Bureau of Labor Statistics



Report 912

This report presents selected expenditure data classified by different types of consumer units for the fourth quarter of 1995 from the Interview component of the Consumer Expenditure Survey.<sup>1</sup> Comparisons with the fourth quarter of previous years are made for all consumer units. (See table A.) Also included in this report is a comparison of the expenditure patterns of "Generation X" in 1994, with those of a similar age group in 1984. The data shown in tables A-1 through A-3 are also from the Interview component.

**Expenditures of "Generation X."** The term Generation X refers to a cohort—a segment of the population that is grouped together based on shared experiences during their formative years. These experiences shape various facets of the cohort's behavior, including how members spend their money. Generation X, as defined here, includes consumer units whose reference persons were between 18 to 28 years of age in 1994, that is, those born between 1966 and 1976.

Generation X's 1994 expenditures and percent distribution on selected components are compared to those of the same age group (18- to 28-year-olds) in 1984 in table A-1.

<sup>1</sup> Estimates of quarterly expenditures are less reliable than annual estimates because of the smaller number of observations per quarter.

These expenditures, shown in 1994 dollars, illustrate some differences in spending patterns of 18- to 28-year-olds in 1984 and 1994.

Total annual expenditures of a typical member of Generation X in 1994 were \$21,771, compared to the 1984 level of \$22,471, or about \$700 less in real terms. Eighteen- to 28-year-olds allocated a larger share of total expenditures to housing, food, and entertainment in 1994 than in 1984, but there was a decrease in real spending on transportation, alcohol, tobacco, and health care.

Although the increase in overall food expenditures was small, there were substantial changes in its subcomponents, food at home and food away from home. The 1994 group spent 11 percent more on food at home and 18 percent less on food away from home than their 1984 counterparts. Looking at one subcomponent of transportation, spending on new cars and trucks was 19 percent lower in 1994 than in 1984.

Some of the differences in spending behavior may be a result of changes in the population characteristics over this 10-year period (1984-94). Two such characteristics which may impact spending are education and family type.

The educational distribution of consumer units with 18- to 28-year-old reference persons is shown in table A-2. 1994 Generation X members appear more educated than their 1984 counterparts, if measured by the portion of members achieving educational levels beyond high school.

**Table A-1. Selected average annual expenditures and percent distribution, consumer units with reference person age 18 to 28 in 1984 and 1994 (in 1994 dollars)**

Item	Expenditures		Percent distribution	
	1984	1994	1984	1994
Total .....	\$22,471	\$21,771	100.0	100.0
Food .....	3,299	3,323	14.7	15.3
Food at home .....	2,150	2,380	9.6	10.9
Food away from home .....	1,149	943	5.1	4.3
Housing .....	6,696	6,906	29.8	31.7
Apparel .....	1,261	1,178	5.7	5.4
Transportation .....	5,629	5,052	25.1	23.2
New cars and trucks .....	1,315	1,065	5.9	4.9
Used cars and trucks .....	1,459	1,499	6.5	6.9
Health care .....	642	598	2.9	2.7
Entertainment .....	1,123	1,146	5.0	5.3
Alcoholic beverages .....	524	340	2.3	1.6
Tobacco .....	265	219	1.2	1.0

See footnotes at end of tables.

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Table A-3 shows family type distribution of consumer units with 18- to 28-year-old reference persons. The most significant difference between the two population groups is in the "Others" category, which includes unrelated individuals living together, as well as relatives other than wife

and husband only. This provides evidence that members of Generation X are increasingly found in "non-traditional" living arrangements. Of further note is the decrease in wife-and-husband-only consumer units and the increase in single parent units from 1984 to 1994.

Table A-2. Distribution of Generation X, by education, 1984 and 1994

Year	Elementary and never attended	Less than high school	High school graduates	Less than 4 years of college/ college graduates	More than 4 years of college
1994 .....	2.5	11.2	27.3	52.6	6.4
1984 .....	1.9	15.1	31.0	46.9	5.1

Table A-3. Distribution of Generation X, by family type, 1984 and 1994

Year	Husband and wife only	Husband and wife with children	Single parent	Single	Others
1994 .....	13.9	19.8	8.9	41.3	16.2
1984 .....	16.5	21.7	7.2	43.8	10.7

Table A. Selected average quarterly annualized expenditures<sup>1</sup> of consumer units, interview survey, fourth quarters, 1989-95

Item	1989	1990	1991	1992	1993	1994	1995
Total expenditures .....	\$27,730	\$28,001	\$28,695	\$28,496	\$29,951	\$31,105	\$31,373
Food .....	4,243	4,295	4,313	4,317	4,438	4,438	4,518
Food at home .....	3,080	3,206	3,235	3,214	3,281	3,252	3,343
Food away from home .....	1,162	1,089	1,077	1,103	1,157	1,186	1,175
Housing <sup>2</sup> .....	8,785	8,948	8,825	8,768	9,207	9,648	9,956
Shelter <sup>2</sup> .....	5,292	5,511	5,286	5,277	5,428	5,868	5,947
Owned dwellings .....	3,254	3,466	3,297	3,230	3,342	3,738	3,778
Rented dwellings .....	1,526	1,538	1,673	1,748	1,736	1,818	1,837
Other lodging <sup>2</sup> .....	512	507	316	301	350	313	331
Utilities, fuels, and public services .....	1,886	1,925	2,004	2,010	2,158	2,128	2,230
Household furnishings and operations .....	1,607	1,512	1,534	1,481	1,622	1,653	1,780
Apparel and services .....	1,907	1,809	1,814	1,846	1,857	1,805	1,782
Transportation .....	4,799	4,911	4,892	5,212	5,463	5,743	6,016
Vehicle purchases .....	1,933	1,986	1,931	2,229	2,461	2,531	2,748
Gasoline and motor oil .....	965	1,079	955	974	953	987	967
Other transportation expenses .....	1,901	1,867	2,007	2,008	2,050	2,225	2,303
Health care .....	1,357	1,402	1,419	1,553	1,624	1,636	1,665
Entertainment .....	1,497	1,527	1,735	1,634	1,753	1,753	1,659
All other expenses <sup>2</sup> .....	5,143	5,109	5,697	5,165	5,609	6,081	5,777

See footnotes at end of tables.

**Table 1. Quintiles of income before taxes: Average quarterly expenditures<sup>1</sup> of all consumer units, interview survey, fourth quarter, 1995**

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Number of consumer units (in thousands).....	104,214	82,702	16,457	16,588	16,546	16,529	16,583	21,512
Number of sample interviews .....	4,676	3,727	732	702	736	755	803	949
Consumer unit characteristics:								
Income before taxes <sup>4</sup> .....	\$36,898	\$36,898	\$6,418	\$16,272	\$28,389	\$44,778	\$88,416	(4)
Average number of persons in consumer unit .....	2.5	2.5	1.8	2.3	2.6	2.8	3.1	2.6
Age of reference person .....	48.0	48.2	52.1	52.5	46.2	45.3	45.1	46.9
Number in consumer unit:								
Earners .....	1.3	1.3	.5	.9	1.4	1.7	2.1	1.3
Vehicles .....	1.9	1.9	.9	1.5	1.9	2.5	2.7	1.8
Children under 18 .....	.7	.7	.5	.6	.8	.7	.9	.7
Persons 65 and over .....	.3	.3	.4	.6	.3	.2	.1	.3
Total expenditures .....	\$31,373	\$32,415	\$13,606	\$22,096	\$27,803	\$37,615	\$80,825	\$27,365
Food .....	4,518	4,493	2,719	3,449	4,274	4,969	7,041	4,613
Housing .....	9,956	9,927	5,137	6,949	9,094	10,516	17,906	10,068
Shelter .....	5,947	5,894	3,023	4,107	5,469	6,132	10,715	6,151
Owned dwellings .....	3,778	3,770	968	1,899	2,950	4,067	8,923	3,811
Rented dwellings .....	1,837	1,833	1,977	2,046	2,326	1,761	1,058	1,854
Other lodging .....	331	291	78	162	194	264	734	486
Utilities, fuels, and public services .....	2,230	2,219	1,489	1,894	2,204	2,403	3,098	2,272
Household furnishings and operations .....	1,780	1,815	625	948	1,420	1,981	4,092	1,644
Apparel and services .....	1,782	1,835	766	1,078	1,533	2,142	2,650	1,577
Transportation .....	6,016	6,188	1,718	4,995	5,202	8,072	10,924	5,355
Gasoline and motor oil .....	967	973	402	696	932	1,235	1,594	944
Other transportation expenses .....	5,050	5,216	1,316	4,300	4,270	6,836	9,330	4,411
Health care .....	1,665	1,678	1,061	1,585	1,539	1,943	2,258	1,612
Entertainment .....	1,659	1,717	678	997	1,401	2,124	3,380	1,435
All other expenses <sup>3</sup> .....	5,777	6,577	1,527	3,042	4,760	7,850	15,666	2,704

See footnotes at end of tables.

**Table 2. Age of reference person: Average quarterly expenditures<sup>1</sup> of all consumer units, interview survey, fourth quarter, 1995**

Item	All consumer units	Under 25	25-44	45-64	65 and over
Number of consumer units (in thousands).....	104,214	7,041	44,123	31,049	22,001
Number of sample interviews .....	4,676	329	1,965	1,412	970
Consumer unit characteristics:					
Income before taxes <sup>4</sup> .....	\$36,898	\$17,067	\$40,910	\$47,497	\$21,397
Average number of persons in consumer unit .....	2.5	1.9	3.0	2.5	1.7
Age of reference person .....	48.0	21.6	35.1	53.3	74.7
Number in consumer unit:					
Earners .....	1.3	1.2	1.6	1.7	.4
Vehicles .....	1.9	1.2	1.9	2.4	1.4
Children under 18 .....	.7	.4	1.2	.4	.1
Persons 65 and over .....	.3	(5)	(5)	.1	1.4
Total expenditures .....	\$31,373	\$17,683	\$34,285	\$37,016	\$21,951
Food .....	4,518	2,835	4,908	5,152	3,379
Housing .....	9,956	5,701	11,195	11,203	7,075
Shelter .....	5,947	3,512	6,878	6,576	3,970
Owned dwellings .....	3,778	509	4,150	4,782	2,662
Rented dwellings .....	1,837	2,921	2,510	1,256	961
Other lodging .....	331	81	218	538	347
Utilities, fuels, and public services .....	2,230	1,240	2,226	2,593	2,041
Household furnishings and operations .....	1,780	949	2,091	2,034	1,064
Apparel and services .....	1,782	1,243	1,933	2,285	943
Transportation .....	6,016	3,989	6,817	6,720	4,072
Gasoline and motor oil .....	967	640	1,073	1,169	572
Other transportation expenses .....	5,050	3,329	5,744	5,551	3,500
Health care .....	1,665	488	1,301	1,823	2,547
Entertainment .....	1,659	991	2,011	1,849	886
All other expenses <sup>3</sup> .....	5,777	2,457	6,120	7,985	3,037

See footnotes at end of tables.

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## Technical Notes

Data in this report are from the Interview portion of the Consumer Expenditure Survey, conducted by the Bureau of the Census for the Bureau of Labor Statistics. This survey consists of two components: (1) a Diary or recordkeeping survey completed by respondents for two consecutive 1-week periods and (2) an Interview survey, in which the expenditures of consumer units are obtained in five interviews conducted every 3 months. Data are collected in independent samples of consumer units that are representative of the U.S. population. This Interview sample, selected on a rotating panel basis, consists of approximately 5,000 consumer units each quarter.

The Interview survey data, which covers approximately 95 percent of all expenditures, include large expenditures, such as property, automobiles, and major appliances, as well as expenditures that occur on a regular basis, such as rent, utility payments, or insurance premiums.

There are limitations to these data which should be mentioned. First, for some analytical uses, the data should be seasonally adjusted. BLS is developing a seasonal adjustment method, which requires several years of data. In the absence of computed adjustment factors, one may make comparisons with the same quarter of the previous year or earlier years. Second, for infrequently purchased items, there are fewer reports in a quarter than there are for a year. In order to obtain statistically reliable estimates, a sufficient level of reporting is required. Therefore, the tables based on quarterly data show less detail than those based on annual data. In addition, quarterly data tend to be more volatile than annual data.

## Definitions

**Consumer unit.** (1) All members of a particular household who are related by blood, marriage, adoption, or other legal arrangement(s); (2) a person living alone or sharing a household with one or more others or living as a roomer in a private home or lodging house or in permanent living quarters in a hotel or motel, but who is financially independent; or (3) two or more persons living together who share responsibility for at least 2 out of 3 major types of expenses—food, housing, and other living expenses. (The terms "household" or "consumer" may also be used.)

**Complete income reporter.** A respondent who provides values for at least one of the major sources of income, such as wages and salaries, self-employment income, and Social Security income. (A complete income reporter may or may not provide a full accounting of all income from all sources.)

**Total expenditures.** Transaction costs, including excise and sales taxes, of goods and services acquired during the interview period. Average total expenditures include gifts and contributions and outlays for pensions and personal insurance.

**Quintiles of income before taxes.** Complete income reporters are ranked in ascending order, according to the level of total before-tax income reported by the consumer unit. The ranking is then divided into five equal groups. Incomplete income reporters are not ranked and are shown separately.

Information in this report is available to sensory impaired individuals. Voice phone: (202) 606-7828; TDD phone: (202) 606-5879; TDD message referral phone: 1-800-326-2577.

For further information, contact Brian Ricordon, Division of Consumer Expenditure Surveys, Bureau of Labor Statistics, Room 3985, 2 Massachusetts Avenue, NE, Washington, DC 20212-0001. Telephone: (202) 606-6900.



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Table 3. Region of residence: Average quarterly expenditures<sup>1</sup> of all consumer units, interview survey, fourth quarter, 1995

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	104,214	21,059	25,907	35,633	21,616
Number of sample interviews .....	4,676	1,011	1,264	1,450	951
Consumer unit characteristics:					
Income before taxes <sup>4</sup> .....	\$36,898	\$38,746	\$37,031	\$33,505	\$40,210
Average number of persons in consumer unit .....	2.5	2.4	2.5	2.5	2.7
Age of reference person .....	48.0	48.6	48.1	47.9	47.4
Number in consumer unit:					
Earners .....	1.3	1.2	1.4	1.3	1.4
Vehicles .....	1.9	1.5	2.0	1.8	2.1
Children under 18 .....	.7	.8	.8	.7	.8
Persons 65 and over .....	.3	.3	.3	.3	.3
Total expenditures .....	\$31,373	\$31,887	\$31,423	\$29,117	\$34,531
Food .....	4,518	4,849	4,353	4,294	4,761
Housing .....	9,956	11,152	9,341	8,691	11,615
Shelter .....	5,947	7,041	5,280	4,696	7,765
Owned dwellings .....	3,778	4,336	3,537	2,868	4,992
Rented dwellings .....	1,837	2,307	1,435	1,513	2,396
Other lodging .....	331	398	288	296	377
Utilities, fuels, and public services .....	2,230	2,324	2,270	2,308	1,964
Housefurnishings and operations .....	1,780	1,787	1,811	1,689	1,885
Apparel and services .....	1,782	2,012	1,741	1,668	1,795
Transportation .....	6,016	5,047	6,655	5,908	6,377
Gasoline and motor oil .....	967	857	983	992	1,011
Other transportation expenses .....	5,050	4,190	5,671	4,914	5,365
Health care .....	1,665	1,594	1,631	1,806	1,541
Entertainment .....	1,659	1,564	1,676	1,574	1,871
All other expenses <sup>3</sup> .....	5,777	5,689	6,027	5,178	6,572

<sup>1</sup> Expenditures are estimates for a particular quarter presented at annual rates. (Values are multiplied by 4.)

<sup>2</sup> The item "expenses for other properties" is included in "All other expenses" expenditures beginning in 1991. Prior to 1991, it was included in shelter and housing.

<sup>3</sup> Includes alcoholic beverages, reading, education, tobacco, personal care, cash contributions, personal insurance and pensions, and miscellaneous expenditures.

<sup>4</sup> Income values are derived from "complete reporters" only. (See Technical Notes.)

<sup>5</sup> Value less than 0.05.

**END**

**04-28-98**